

**FOREIGN BANKS
REPORT OF INCOME
as of June 30, 2015**

(in thousands of dollars)

Number of institutions	30	
Operating income		
Interest and fees on loans and leases	241,909	A1a
Interest on Federal funds Sold	51	A1b
Income on interbank placements and CDs purchased	6,105	A1c
Income on securities purchased under resale agreement	0	A1d
Interest and dividends on investment securities	7,073	A1e
Service charges, commissions & fees	15,820	A1f
Net profit/loss on foreign exchange trading	751	A1g
Income from H/O, branches & wholly-owned subsidiaries	20,065	A1h
Other operating income	5,924	A1i
TOTAL OPERATING INCOME	\$297,699	A1j
Operating Expenses		
Salaries and employee benefits	37,483	A2a
Interest on time CDs of \$100,000 and over	8,173	A2A
Interest on all other deposits or credit balances	20,444	A2c
Interest expense - Federal funds purchased	1,032	A2d
Interest expense - securities sold under repurchase agreements	0	A2e
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	6,994	A2f
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	47,198	A2g
Other operating expenses	36,200	A2h
Provision for loan losses	7,250	A2i
TOTAL OPERATING EXPENSES	164,773	A2j
Income before income taxes and securities gain or losses	132,926	A3
Net securities gains or losses	136	A4
Income before taxes	133,062	A5
Applicable income taxes	42,985	A6
Extraordinary item, net of tax effect	0	A7
NET INCOME	\$90,077	A8